

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Tamela L Howard

Debtor(s)

Case No. 08 B 21654

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/18/2008.
- 2) The plan was confirmed on 10/27/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/28/2010, 10/24/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 05/03/2010, 08/22/2011, 05/11/2012.
- 5) The case was Completed on 06/24/2013.
- 6) Number of months from filing to last payment: 58.
- 7) Number of months case was pending: 61.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$47,786.27.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,860.00
Less amount refunded to debtor	\$0.01

**NET RECEIPTS:** **\$4,859.99**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,444.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$268.86
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,712.86**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
American Collection Corp	Unsecured	232.00	NA	NA	0.00	0.00
AmeriCash Loans LLC	Unsecured	1,132.82	1,678.28	1,678.28	200.44	0.00
AmeriCash Loans LLC	Unsecured	NA	1,376.38	1,376.38	164.38	0.00
Chase Automotive Finance	Secured	13,000.00	14,277.59	14,277.59	0.00	0.00
City Of Chicago Dept Of Revenue	Unsecured	715.75	1,076.25	1,076.25	128.54	0.00
Comcast	Unsecured	491.16	NA	NA	0.00	0.00
Credit Protection Association	Unsecured	198.00	NA	NA	0.00	0.00
Credit Protection Association	Unsecured	145.00	NA	NA	0.00	0.00
Credit Protection Association	Unsecured	129.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	NA	133.77	133.77	15.98	0.00
Harvard Collection Services In	Unsecured	873.97	NA	NA	0.00	0.00
Illinois Collection Service	Unsecured	45.00	NA	NA	0.00	0.00
Illinois State Tollway	Unsecured	9,831.32	9,973.32	9,973.32	0.00	0.00
Illinois Student Assistance Commission	Unsecured	2,471.00	15,840.55	15,840.55	0.00	0.00
Instant Cash Advance	Unsecured	348.00	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	18.18	NA	NA	0.00	0.00
Jerome Citron	Unsecured	924.70	924.70	924.70	110.44	0.00
Nuvell Credit Company LLC	Unsecured	12,160.00	10,132.47	10,132.47	0.00	0.00
Peoples Energy Corp	Unsecured	918.60	1,689.37	1,689.37	201.77	0.00
PLS Payday Loan Store	Unsecured	350.00	NA	NA	0.00	0.00
Receivables Management Inc	Unsecured	125.00	0.00	0.00	0.00	0.00
Santa Barbara Tax Products Group LLC	Unsecured	NA	1,775.00	1,775.00	212.00	0.00
SIR Finance Corporation	Unsecured	1,062.81	951.00	951.00	113.58	0.00
Southwest Credit Systems	Unsecured	552.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$14,277.59	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$14,277.59</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$45,551.09</b>	<b>\$1,147.13</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$3,712.86</u>
Disbursements to Creditors	<u>\$1,147.13</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$4,859.99</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/20/2013

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.